

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

ROBERTO VIRGILIO

JOANNE VIRGILIO

Debtor(s)

Case No.: 1-15-01715-HWV

Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	FAY SERVICING, LLC
Court Claim Number:	12
Last Four of Loan Number:	8527/PRE ARREARS/45 THOMAS ST
Property Address if applicable:	45 THOMAS DRIVE, , MCSHERRYSTOWN, PA17344

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$1,732.55
b. Prepetition arrearages paid by the Trustee:	\$966.60
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$966.60

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: June 12, 2020

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: [dehartstaff@pamd13trustee.com](mailto:dehartstaff@pamd13trustee.com)

Creditor Name: FAY SERVICING, LLC

Court Claim Number: 12

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1153236	08/04/2016	\$28.41	\$0.00	\$28.41
5200	1154787	09/01/2016	\$135.32	\$0.00	\$135.32
5200	1156421	10/05/2016	\$135.32	\$0.00	\$135.32
5200	1158011	11/02/2016	\$135.33	\$0.00	\$135.33
5200	1159624	12/06/2016	\$133.06	\$0.00	\$133.06
5200	1161193	01/12/2017	\$133.05	\$0.00	\$133.05
5200	1162730	02/08/2017	\$133.06	\$0.00	\$133.06
5200	1164256	03/09/2017	\$133.05	\$0.00	\$133.05
5200	1165876	04/12/2017	\$133.06	\$0.00	\$133.06
5200	1167427	05/11/2017	\$133.05	\$0.00	\$133.05
5200	1169008	06/13/2017	\$266.12	\$0.00	\$266.12
5200	1171917	08/10/2017	\$233.72	\$0.00	\$233.72
5200	0	07/09/2018	\$-765.95	\$0.00	\$-765.95

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Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on June 12, 2020, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

CRAIG A. DIEHL, ESQUIRE  
3464 TRINDLE ROAD  
CAMP HILL PA, 17011-

SERVED ELECTRONICALLY

FAY SERCIVING, LLC  
PO BOX 814609  
DALLAS, TX, 75381-4609

SERVED BY 1<sup>ST</sup> CLASS MAIL

ROBERTO VIRGILIO  
JOANNE VIRGILIO  
45 THOMAS DRIVE  
MCSHERRYSTOWN, PA 17344

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 12, 2020

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com